



September, 2022

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State Emergency Management Agency (SEMA) Floodplain Management Section

Volume 5, Issue 1

Issue 1 - FY 2022 - Floodplain Management E-Bulletin

It's the first quarter of Fiscal Year 2022, and time for the first FY22 *Missouri Floodplain Management E-Bulletin*! The entire Floodplain Management staff at the Missouri State Emergency Management Agency has been very busy this quarter working to help our Missouri communities recover from the July and August flooding events in the St. Louis Metropolitan area. We (Karen, Linda, Lynn, Lauren, and Korie) are looking forward to continuing to serve our NFIP communities to the best of our ability in FY22!

We're always looking for flooding photos, elevated structure photos, projects demonstrating stormwater management techniques and "green" projects, so please share them with us! Be sure to include your name, the location, and the date of the photo. Send photos to: karen.mchugh@sema.dps.mo.gov



NWS St. Charles, Mo

The Floodplain Management Section Welcomes Two New Employees!

The State Floodplain Management Section offers a warm welcome to Korie Otto and Lauren Imhoff, who recently joined our Floodplain Management team! Korie is working part-time to help the Floodplain Management Section with the many important tasks that keep our team organized. Lauren is the new Floodplain Management Officer; she will be working with Karen, Lynn, Linda, and Korie in all areas of Floodplain Management.



*Welcome
Korie and
Lauren!!*

THREE FLOODING EVENTS HIT THE ST. LOUIS METROPOLITAN AREA WITHIN DAYS OF ONE ANOTHER

The First Event: In the late hours of Monday, July 25th and the early hours of Tuesday, July 26th, several rounds of thunderstorms began along the I-70 corridor with rainfall rates exceeding 2 inches per hour, affecting the St. Louis metropolitan area. In some places eleven (11) inches of rain fell over the course of roughly eight (8) hours. Across the St. Louis metropolitan area there were multiple swift water rescues, flooded interstates, and hundreds of structures impacted across the St. Louis metro area. A new all-time record for daily precipitation: 8.64" of rain fell since midnight. This amount broke the previous record of 6.85", which occurred on August 20th, 1915. The storm-total rainfall was 9.07", but spans two days. July 26th saw the first-ever Flash Flood Emergency issued by the National Weather Service (NWS) St. Louis.

The Second Event: On July 28th, two days after the first flash flooding event, another round of rainstorms hit the St. Louis area, causing more flooding, and making it necessary for dozens of residents to be rescued. Parts of the St. Louis area recorded more than three inches of rain on Thursday, according to the National Weather Service. The combination of already saturated ground from Tuesday's flooding and the high rates of rainfall contributed to Thursday's flash flooding event.

The Third Event: On August 4th, another round of flash flooding led to dozens of water rescues in Jefferson and Madison counties when up to 7.92 inches of rain fell overnight.

To all the emergency workers that responded to the flooding events - Thank you, for your courageous drive to help others. Putting yourselves in harms way for the saving of others is truly commendable, and we are forever grateful.

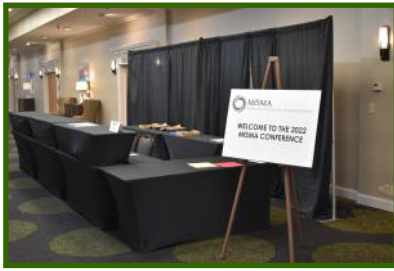
AFTER A FLOOD

Title 44 of the Code of Federal Regulations 59.1 defines "substantial damage" as: "Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred."

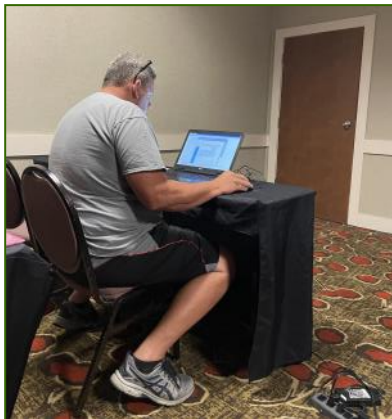
Over 22,500 communities nationwide participate in the National Flood Insurance Program (NFIP), which provides favorably-priced flood insurance to owners of structures inside and outside of Special Flood Hazard Areas (SFHA). As a requirement for participation in the NFIP, communities must adopt a local floodplain ordinance meeting the minimum NFIP criteria. These ordinances stipulate that after a disaster all residential and non-residential structures located within the SFHA must be evaluated for substantial damage. Substantial damage evaluations apply to all types of disasters, including fire, earthquakes, tornados, etc.

The local Floodplain Administrator is usually the person responsible for complying with the requirements of the local floodplain ordinance and evaluating reconstruction after a disaster. When structures are found to be substantially damaged, they must be brought into compliance with the community's floodplain management ordinance. In other words, the structures must be protected from future flooding to at least the elevation of the base flood. In Missouri, substantially damaged residential buildings must either be raised to the base flood elevation (BFE) or above, or they must be relocated outside the 1% annual floodplain (the SFHA). In addition, non-residential structures can be dry floodproofed to meet the conditions of the local floodplain ordinance.

FEMA has developed an excellent software tool – SDE 3.0 – to assist local officials. This is a formalized, organized approach for making these determinations; in addition, it is a FEMA-accepted method for determining substantial damage and substantial improvement. This useful tool may be utilized to assess flood, wind, wildfire, seismic and other forms of damage, as well as property improvement. With an SDE process in place, communities can complete their NFIP requirements more quickly, allowing citizens to start reconstruction sooner. SEMA Floodplain staff has developed a workshop teaching all aspects of FEMA's SDE 3.0 program. Please visit our website and sign up for a workshop near you!



Congratulations to **Ronnie Simmons**, New Madrid County Floodplain Administrator, for being honored with the George Riedel Floodplain Management Award. An honor well deserved!



Floodplain Staff proctored its first virtual CFM Exam during the MfSMA Conference.



SEMA Staff connecting with Real Estate Agents in Pulaski County on September 14th during Relator Safety Day, hosted by the Pulaski County Board of Relators.



FEMA's Substantial Damage Administrative Plan (SDAP) workshop was held in St. Louis on September 19, 2022. See page 6 for SDAP details!



Floodplain Staff traveled to all 7 of the Multi Agency Resource Centers (MARC) after the July and August flooding events in the Metropolitan St. Louis Area. Hundreds of citizens obtained assistance with flood recovery!



At the 2022 Missouri State Fair, Lynn and Linda demonstrated the Flood Model to hundreds of Fairgoers.

The Floodplain Management Section Has Been Very Busy this Quarter!

The Disaster Recovery Reform Act of 2018 (DRRA), amended Sections 402 and 406 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), and authorized FEMA to “provide assistance to state and local governments for building code and floodplain administration and enforcement, including inspections for substantial damage compliance” and “base and overtime wages for extra hires to facilitate the implementation and enforcement of adopted building codes for a period of not more than 180 days after the major disaster is declared.”



FEMA

Applying for Building Code Administration and Enforcement Reimbursement through FEMA's Public Assistance Program

DISASTER RECOVERY REFORM ACT SECTION 1206

Eligible building code activities that occur up to 180 days after a major disaster declaration can be reimbursed through Public Assistance.

WHO CAN APPLY

- **State, Local, Tribal and Territorial governments** authorized for assistance under a major disaster declaration are eligible for this type of assistance.
- **Applicants in good standing with the National Flood Insurance Program**, as FEMA will not fund activities covered in this policy under the Public Assistance Program in a community that is suspended from or has been sanctioned for not participating in the National Flood Insurance Program.
- Additionally, eligible applicants **must be legally responsible to administer and enforce building codes** (e.g., if a county is legally responsible, then the county would be the applicant; if a county has a mutual aid agreement, the county is still the applicant).



ELIGIBLE WORK & COSTS

- Building Code Administration
- Code Enforcement
- Substantial Damage Determinations
- Base and overtime wages for extra hires to facilitate the implementation and enforcement of adopted building codes

For a list of eligible work, please see the reverse side of this flyer.



COST-SHARE

- Eligible costs under this policy will be funded at the Permanent Work cost-share applicable to the disaster.
- All claimed costs must be necessary and reasonable and are subject to program eligibility and other federal requirements, including those related to procurement and contracting.



Scan the QR Code to access FEMA's Public Assistance Program and Policy Guide for details.

ELIGIBLE PERIOD

- Work must be completed within **180 days** after the date of a major disaster declaration.
- Communities must submit their documentation through the [Public Assistance Grants Portal](#). See the Reverse side for more details.
- If you have any questions, please contact your FEMA regional office or state National Flood Insurance Program coordinator.



Applying for Building Code Administration and Enforcement Reimbursement through FEMA's Public Assistance Program
DISASTER RECOVERY REFORM ACT SECTION 1206

1. Building Code Administration:

- a. Hire, train, supervise, certify, and license staff, as required to conduct eligible activities to include:
 - i. Permitting
 - ii. Certificates of Occupancy and Compliance
 - iii. Plan Reviews
 - iv. Variances
- b. Contract for services
- c. Historic Building Determinations
- d. Public Outreach on Building Code Requirements
- e. Building Code/Floodplain Management Ordinance Coordination

2. Code Enforcement:

- a. Construction Inspections
- b. Identify Building Code Violations
- c. Condemnation Determinations.
- d. Unpermitted Construction Violations

3. Substantial Damage Determinations: for existing buildings located in areas regulated by the community's floodplain management ordinance or building code, eligible work may include work to:

- a. Hire, train, supervise, certify and license staff, as required to conduct eligible activities.
- b. Conduct extent of damage surveys.
- c. Establish focus areas for building-specific assessments.
- d. Develop cost information for repairs and pre-disaster market value estimates.
- e. Collect field data for damage assessments.
- f. Substantial Damage Estimator or comparable data collection software data entry
- g. Conduct damage inventory of structures.
- h. Cumulative substantial damage and repetitive loss tracking
- i. Compliance inspections for repairs and substantial damage requirements.
- j. Substantial improvement determinations.
- k. Historic or eligibility determinations for damaged structures.
- l. Substantial Damage Determination appeals.

Public Assistance Grants Portal

- Description of specific activities [to be] conducted
 - Evidence that the activities being claimed are related only to incident-related damage (e.g., activity logs to show that employees were assigned to inspect disaster-damaged addresses).
 - Activity logs and sign-in sheets to document training and outreach activities.
- When, where, and by whom the activities were [will be] completed
 - List of addresses where enforcement activities took place.
 - Evidence that these addresses were damaged as a result of the incident.
- Estimated or actual cost information

